

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION
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In re:

Case No: 19-00002-JAF

RAMOS, ALBERTO ANTHONY
HOLLOWAY-RAMOS, MARY LOUISE
Debtors./

TRUSTEE'S OBJECTIONS TO DEBTORS' CLAIM OF EXEMPTIONS

The Trustee, Doreen Abbott, objects to the Debtors' claim of exemptions and would show:

1. The Debtors filed a voluntary petition for relief under Chapter 7 of the Bankruptcy Code.
2. The Debtors have filed Schedule C claiming as exempt property pursuant to 11 U.S.C. §522(b)(3).
3. The Trustee objects to all property claimed as exempt by the Debtors on Schedule C, to the extent the Trustee has not yet received the documents necessary to determine whether the Debtors are entitled to claim said property as exempt, and on grounds that the values claimed as exempt are too low and are in excess of the amounts the Debtors are entitled to claim as exempt under applicable Florida and/or federal law.
4. The trustee further objects to the Debtors' claim of exemptions stated as 100% of fair market. Pursuant to the holdings of *Schwab v. Reilly*, 130 S. Ct. 2652, 177 L.E.2d 234, 78 USLW 4598 (2010), *In re Colon*, Case No. 03:10-bk-07756-PMG (Bankr. M.D. Fla. 2011), and *In re Randolph*, Case No. 03:10-bk-07823-JAF (Bankr. M.D. Fla. 2011), Debtors claimed exemptions cannot exceed what is allowed by law and therefore, Debtors' claimed exemptions are limited by the dollar amounts allowed for each specific claimed exemption. Those items claimed exempt as 100% fair market value (100% FMV), regardless of their true market value, shall only be allowed in the total amount permitted by the claimed exemption.

Dated: March 9, 2019

/s/ Doreen Abbott
Post Office Box 56257
Jacksonville, FL 32241-6257
(904) 886-9459
Trustee

I HEREBY CERTIFY that a copy of the foregoing was furnished to the following, via U.S. Mail, postage prepaid, on March 9, 2019:

Ramos, Alberto Anthony
Holloway-Ramos, Mary Louise
2392 Perth Dr
Orange Park, FL 32065

Office of United States Trustee (via Electronic Delivery by Court after docketing of pleading)

/s/ Doreen Abbott